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Express Mail Label No. EM 181 248 291 US

Application Number	Not Yet Assigned				
Filing Date	January 12, 2001				
First Named Inventor	Michael D. Levison				
Group Art Unit	Not Yet Assigned				
Examiner Name	Not Yet Assigned				
Attorney Docket Number	CVC 100				

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Practitioner(s) named below:					
Name Registration Number					
Patrea L. Pabst 31,284					
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Zhaovang Li 46.872					
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City Atlanta State GA Zip 30309					
Country USA					
Telephone (404) 873-8794 Fax (404) 873-8795					
I am the: Applicant/Inventor. Assignee of record of the entire interest. See 37 CFR 3.71. Statement under 37 CFR 3.73(b) is enclosed. (Form PTO/SB/96).					
SIGNATURE of Applicant or Assignee of Record					
Name Coverdell and Company					
Signature					
Date January 12, 2001	January 12, 2001				
NOTE: Signatures of all the inventors or assignees of record of the entire interest or their representative(s) are required. Submit mult forms if more than one signature is required, see below*.	ple				

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Attorney Docket Number	CVC 100			

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	Name				Registration	Number	
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	ert A. Hodge	S		41,074			
Zhac	Zhaovang Li			46.872			
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I am the:							
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			st. See 37 CFR 3.		(0.0)		
Stateme	nt under 37 Ci	FR 3.73(b) is en	closed. (Form PT	U/SB	(90).		
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	s	IGNATURE of A	pplicant or Assigne	ee of	recora	ii	
Name		IGNATURE of Ap		ee of	Record		
Name Signature				ee of	Record		
Signature Date	Coverdel	ll and Comp	pany				
Signature Date	Coverdel January I the inventors or	12, 2001 assignees of record	pany			are required. Submit multip	

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DECLARATION FOR UTILITY OR DESIGN PATENT APPLICATION (37 CFR 1.63)

Express Mail Label No.: EM 181 248 291 US

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with Initial

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Declaration
Submitted after Initial
Filing (surcharge
(37 CFR 1.16 (e))
required)

Attorney Docket Nun	nber CVC 100			
First Named Inventor	Michael D. Levison			
COMPLI	ETE IF KNOWN			
Application Number	/Not Yet Assigned			
Filing Date	January 12, 2001			
Group Art Unit	Not Yet Assigned			
Examiner Name	Not Yet Assigned			

As a below named inventor, I hereby declare that: My residence, mailing address, and citizenship are as stated below next to my name I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled: METHOD FOR TARGETING INSURANCE POLICY INCENTIVE REWARDS (Title of the Invention) the specification of which ✓] is attached hereto as United States Application Number or PCT International was filed on (MM/DD/YYYY) (if applicable) Application Number and was amended on (MM/DD/YYYY) I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment specifically referred to above. I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR 1.56, including for continuation-in-part applications, material information which became available between the filing date of the prior application and the national or PCT international filing date of the continuation-in-part application. I hereby claim foreign priority benefits under 35 U.S.C. 119(a)-(d) or 365(b) of any foreign application(s) for patent or inventor's certificate, or 365(a) of any PCT international application which designated at least one country other than the United States of America, listed below and have also identified below, by checking the box, any foreign application for patent or inventor's certificate, or any PCT international application having a filing date before that of the application on which priority is claimed. Priority Certified Copy Attached? Foreign Filing Date **Prior Foreign Application Not Claimed** Country (MM/DD/YYYY) YES NO Number(s) Additional foreign application numbers are listed on a supplemental priority data sheet PTO/SB/02B attached hereto: I hereby claim the benefit under 35 U.S.C. 119(e) of any United States provisional application(s) listed below. Filing Date (MM/DD/YYYY) Application Number(s) Additional provisional application January 12, 2000 60/175,748 numbers are listed on a supplemental priority data sheet PTO/SB/02B attached hereto.

[Page 1 of 2]

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DECLARATION	l — Utility	9f Pf	9191	Patent	Application		
Liroot oil corrochondonco to:	stomer Number Bar Code Label	235	79		Correspondence address below		
Name Patrea L. Pabst, ARNAI	L GOLDEN &	GREGO	PRY, I	LP			
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2800 One Atlantic Cent	er						
Atlanta City			State	GA	ZIP 30309		
Country	Telephone	(404)	873-87	794	(404) 873-8795		
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NAME OF SOLE OR FIRST INVE	NAME OF SOLE OR FIRST INVENTOR:						
Given Name Michael D. Family Name Levison or Surname							
Inventor's Signature					Date		
Residence: City Atlanta		State GA		Country USA	Citizenship USA		
Mailing Address 210 Landfall Roa	ad						
Mailing Address				,12,474			
city Atlanta	State GA		ZIP	30328	Country USA		
NAME OF SECOND INVENTOR: A petition has been filed for this unsigned inventor							
Given Name (first and middle [if any])			Family or Surr				
Inventor's Signature					Date		
Residence: City	<u></u>	State		Country	Citizenship		
Mailing Address							
Mailing Address					1		
City	State		ZIP		Country		
Additional inventors are being named	on thesuppleme	ental Additio	nal Inve	ntor(s) sheet(s) P	TO/SB/02A attached hereto		